

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jennifer P. Masters  
 Debtor

Case No. 15-18310-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db +Jennifer P. Masters, 2551 S. Wannamaker St., Philadelphia, PA 19143-6012  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +Ditech Financial LLC f/k/a Green Tree Servicing LL, 14841 Dallas Pkwy #300,  
 Dallas, TX 75254-7883  
 cr +THE BANK OF NEW YORK MELLON, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,  
 Suite 100, Boca Raton, FL 33487-2853  
 13634779 +AES/PHEAAFRN, PO BOX 61047, HARRISBURG, PA 17106-1047  
 13634781 +Bank Of America, CORRESPONDENCE FL-1-908-01-49, PO BOX 31785, TAMPA, FL 33631-3785  
 13634785 CAP1/VLCTY, PO BOX 15524, WILMINGTON, DE 19850  
 13634788 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 13634792 +CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 13634782 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: BP Oil / Citibank, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 20507,  
 KANSAS CITY, MO 64195)  
 14232120 +Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400,  
 Irving, TX 75038-2480  
 13634790 +Chase Crad Services, PO BOX 15298, WILMINGTON, DE 19850-5298  
 13634791 +Chase- BP, CHASE CARD SVCS/ATTN:BANKRUPTCY DEPT, PO BOX 15298, WILMINGTON, DE 19850-5298  
 13634793 +Citibank / Sears, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040,  
 SAINT LOUIS, MO 63179-0040  
 13634794 +Citibank/Citgo Oil, CITICORP CREDIT SERVICES/ATTN:CENTRALIZE, PO BOX 790040,  
 ST LOUIS, MO 63179-0040  
 13634796 City of Philadelphia, Dept of L&I, MSB - 1401 JFK Blvd., 11th Fl., Code Enforcement Unit,  
 Philadelphia, PA 19102  
 13634806 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610,  
 SAINT PAUL, MN 55101)  
 13882696 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 13634807 +Everhome Mortgage Co/Ever Bank, ATTN: BANKRUPTCY DEPARTMENT, 301 WEST BAY STREET,  
 JACKSONVILLE, FL 32202-5184  
 13634808 Mercy Suburban Hospital, PO Box 822963, Philadelphia, PA 19182-2963  
 13634809 Mery Physician Practice Network, PO Box 824007, Philadelphia, PA 19182-4007  
 13634810 +OCWEN LOAN SERVICING L, 12650 INGENUITY DR, ORLANDO, FL 32826-2703  
 13634812 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 13680007 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13634814 +PNC BANK, ATTN: BANKRUPTCY, PO BOX 5570, CLEVELAND, OH 44101-0570  
 13634813 +Philadelphia Water Department, 1101 Market Street, Philadelphia, PA 19107-2994  
 13727621 The Bank of New York Mellon, F/K/A The Bank of Ne, c/o Ocwen Loan Servicing, LLC,  
 Attn Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605  
 13634821 +WELLS FARGO, PO BOX 14517, DES MOINES, IA 50306-3517  
 13660777 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657  
 13732232 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
 13634822 +Wells Fargo Dealer Services, PO BOX 3569, RANCHO CUCAMONGA, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:53 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICEL@state.pa.us Oct 19 2019 03:45:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 19 2019 03:46:27 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:53 City of Philadelphia,  
 Law Revenue Department, c/o Pamela Elchert Thurmond, 1401 JFK Boulevard,  
 5th Floor, Municipal Services Bldg, Philadelphia, PA 19102  
 cr E-mail/PDF: gecsed@recoverycorp.com Oct 19 2019 03:52:08 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13639461 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 19 2019 05:20:12  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 13634780 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:20 Ashley Stewart, COMENITY,  
 PO BOX 182124, COLUMBUS, OH 43218-2124  
 13634783 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 03:52:24 CAP ONE,  
 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3440  
 13634784 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 03:52:55 CAP ONE NA,  
 P.O.BOX 26030, RICHMOND, VA 23260-6030  
 13634795 E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:53 City of Philadelphia,  
 Law Dept. Tax Unit, One Parkway Bldg. - Bankruptcy Group, 1515 Arch Street, 15th Floor,  
 Philadelphia, PA 19102-1595  
 13718262 +E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:52  
 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB,  
 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640

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Total Noticed: 68

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13634786 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 03:53:26 Capital One,  
ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
13655929 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 03:53:26  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13645758 +E-mail/Text: bankruptcy@cavps.com Oct 19 2019 03:46:22 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
13634798 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:20 Comenity Bank/Dress Barn,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
13634799 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21 Comenity Bank/Lane Bryant,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
13634800 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21 Comenity Bank/Mandeess,  
ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125  
13634801 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21  
Comenity Bank/New York & Company, PO BOX 182125, COLUMBUS, OH 43218-2125  
13634802 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21 Comenity Bank/Sizes,  
PO BOX 182125, COLUMBUS, OH 43218-2125  
13634803 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21  
Comenity Bank/Victorias Secret, PO BOX 182125, COLUMBUS, OH 43218-2125  
13634804 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 03:45:21  
Comenity Bank/World Financial National B, PO BOX 182125, COLUMBUS, OH 43218-2125  
13634805 +E-mail/Text: mrdiscen@discover.com Oct 19 2019 03:45:01 Discover Financial,  
ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025  
13734948 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2019 03:45:15 Ditech Financial LLC,  
PO Box 6154, Rapid City, SD 57709-6154  
13735084 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2019 03:45:15  
Ditech Financial LLC f/k/a Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154  
13735430 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2019 03:45:15  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, SD 57709-6154  
13946810 E-mail/Text: bankruptcy.bnc@ditech.com Oct 19 2019 03:45:15  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
13705012 +E-mail/Text: bankruptcydpt@mcmeq.com Oct 19 2019 03:46:05 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
13634811 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 19 2019 03:45:15 PECO,  
2301 Market Street, N3-1, Philadelphia, PA 19103-1380  
13676439 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 19 2019 03:45:15 PECO Energy Company,  
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
13687069 E-mail/Text: bnc-quantum@quantum3group.com Oct 19 2019 03:45:26  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13655556 E-mail/PDF: rmscedi@recoverycorp.com Oct 19 2019 03:52:13  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13634815 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 03:53:07 SYNCRB/BELK, PO BOX 965028,  
ORLANDO, FL 32896-5028  
13634816 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 03:52:10 Synchrony Bank/ JC Penneys,  
ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
13634817 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 03:52:09 Synchrony Bank/ Old Navy,  
ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
13634818 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 03:53:05 Synchrony Bank/Lord & Taylor,  
ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
13634819 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 03:52:36 Synchrony Bank/TJX,  
ATTN: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104  
13634820 +E-mail/Text: megan.harper@phila.gov Oct 19 2019 03:46:53 Water Revenue Bureau,  
1401 JFK Blvd., Philadelphia, PA 19102-1663

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13634797 COMENITY BANK/AVENUE  
cr\* +Ditech Financial LLC FKA Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154  
cr\* Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
13634789\* +CHASE CARD, P.O. BOX 15298, WILMINGTON, DE 19850-5298  
13634787 ##+Carlton H. Wade, 2551 S Wanamaker St, Philadelphia, PA 19143-6012

TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
ALEXANDRA T. GARCIA on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
CHRISTIAN A. DICICCO on behalf of Debtor Jennifer P. Masters  
cdicicco@myphillybankruptcyllawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com  
DENISE ELIZABETH CARLON on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC  
paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
paeb@fedphe.com  
JILLIAN NOLAN SNIDER on behalf of Creditor Chalet Properties III, LLC jsnider@tuckerlaw.com,  
agilbert@tuckerlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,  
karena.blaylock@phila.gov  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,  
ecf\_frpa@trusteel3.com  
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com,  
ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing  
LLC paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **CHAPTER 13**  
**JENNIFER P. MASTERS** :  
**DEBTOR** : **BANKRUPTCY No. 15-18310-JKF**

**ORDER**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR  
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by William C. Miller, Standing Trustee ("the Trustee"), and after notice and hearing, it is hereby **ORDERED** that:

1. This Chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 USC § 349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 USC § 349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within twenty (21) days of the entry of this Order.
6. **Promptly after the expiration of the time period set forth in ¶5 above, Counsel for the Debtor(s) shall file either:** (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed or (2) certify that such applications have been filed (after which the clerk shall schedule a hearing on all such applications).
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtors(s)' Counsel's have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payment in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).

**Date:** 10/17/19



**HON. JEAN K. FITZSIMON**  
**U.S. Bankruptcy Judge**